

B18J (Form 18J) (08/07)

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 07-12525-SSM
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert J. Manes
12 Baldwin Drive
Fredericksburg, VA 22406-6264

Lynne Colby Manes
12 Baldwin Drive
Fredericksburg, VA 22406-6264

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-0479

Joint Debtor: xxx-xx-8941

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: January 7, 2008

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-9
Case: 07-12525

User: admin
Form ID: B18

Page 1 of 1
Total Served: 17

Date Rcvd: Jan 07, 2008

The following entities were served by first class mail on Jan 09, 2008.

db Robert J. Manes, 12 Baldwin Drive, Fredericksburg, VA 22406-6264
jdb Lynne Colby Manes, 12 Baldwin Drive, Fredericksburg, VA 22406-6264
tr +Richard A. Bartl, Tyler, Bartl, Gorman & Ramsdell, P.L.C.,
700 South Washington Street, Suite 216, Alexandria, VA 22314-4287
cr +WELLS FARGO BANK, N.A., C/O SHAPIRO AND BURSON, 236 CLEARFIELD AVE, SUITE 215,
VA BEACH, VA 23462-1893
7937491 +Alliance Enterprise Corporation, c/o Robert Westermann/Hunton & Will, 951 East Byrd Street,
Richmond, VA 23219-4040
7937492 +Alliance Enterprise Corporation, 2435 North Central Expressway #200,
Richardson, TX 75080-2722
7937496 +Office of U S Trustee, 115 S Union St #206, Alexandria, VA 22314-3317
7937497 +Richard L. Hood, 206 Tyler Von Way, Fredericksburg, VA 22405-4530
7937500 +SST/Columbus Bank & Trust, P.O. Box 84024, Columbus, GA 31908-4024
7937499 +Sears Gold Mastercard, P.O. Box 6922, The Lakes, NV 88901-6922
7937501 +TRS/CIGFI Corp, 4315 Pickett Road, Saint Joseph, MO 64503-1600
7947625 +WELLS FARGO BANK, C/O SHAPIRO AND BURSON, 236 CLEARFIELD AVE SUITE 215,
VA BEACH, VA 23462-1893
7937503 +Wells Fargo, P.O. Box 10335, Des Moines, IA 50306-0335

The following entities were served by electronic transmission on Jan 08, 2008.

tr +EDI: QRABARTL.COM Jan 08 2008 03:44:00 Richard A. Bartl,
Tyler, Bartl, Gorman & Ramsdell, P.L.C., 700 South Washington Street, Suite 216,
Alexandria, VA 22314-4287
7937493 +EDI: CHASE.COM Jan 08 2008 03:44:00 Chase, 800 Brooksedge Blvd.,
Westerville, OH 43081-2822
7937494 +EDI: CHASE.COM Jan 08 2008 03:44:00 Chase/Bank One Card Services, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
7937495 EDI: DISCOVER.COM Jan 08 2008 03:44:00 Discover Financial Services LLC, P.O. Box 15316,
Wilmington, DE 19850-0000
7937499 EDI: SEARS.COM Jan 08 2008 03:44:00 Sears Gold Mastercard, P.O. Box 6922,
The Lakes, NV 88901-6922
7937502 EDI: FUNB.COM Jan 08 2008 03:44:00 Wachovia, P.O. Box 3117, Winston Salem, NC 27102-0000
7937503 +EDI: WFFC.COM Jan 08 2008 03:44:00 Wells Fargo, P.O. Box 10335, Des Moines, IA 50306-0335
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wachovia Bank, National Association
7937498* +Richard L. Hood, 206 Tyler Von Way, Fredericksburg, VA 22405-4530

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2008

Signature:

